

CALLAHAN COURIER

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FRAMINGHAM CALLAHAN CENTER NEWS & ACTIVITIES | VOLUME 6, NO. 1, JANUARY 2018



Welcome
2018

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A Simple Way to Keep the Flu Away

You can avoid the flu this season by taking one simple step: Get a flu vaccination.

Unfortunately, some people think that getting a flu immunization is too much trouble or costs too much. Or, they swear that a flu immunization will make them sick or make them more likely to catch the flu or even colds. Seasonal influenza, the flu, is caused by one of several strains of influenza viruses (type A or B) that infect the nose, throat and lungs, making life miserable for a week or two for many people and deadly for some. Flu season can begin as early as October and peak anywhere from late December to early April, according to the Centers for Disease Control and Prevention (CDC).

A flu vaccination is most important for children 6 to 59 months; adults ages 50 and older; anyone with a chronic disease; anyone who lives in a nursing home or other long-term care site; health care workers; and people who are in frequent contact with elderly adults or the chronically ill. The CDC says children between ages 6 months and 8 years who were never immunized or received only one dose of vaccine in the previous year should get two full doses of vaccine, one month apart. Even if you don't fall into one of the above groups, however, you are still a candidate for the vaccine if you want to avoid the flu.

Talk with your doctor first

Some people shouldn't be vaccinated for the flu before talking with their health care provider, the CDC says. These are reasons to talk with your doctor:

- You have a severe allergy, such as an anaphylactic reaction to chicken eggs.
- You had previously developed Guillian-Barré syndrome in the 6 weeks after getting a flu shot.
- You currently have an illness with a fever; you should wait until symptoms improve before getting the vaccine.

Other prevention steps

You can protect yourself against the flu by doing simple things like washing your hands before eating and not putting your hands near your face or in your mouth. You don't need special cleansers when washing your hands. Washing for at least 20 seconds with ordinary soap works fine. If someone in your family has the flu, you can keep surfaces clean of the virus by wiping them with a solution of one part bleach to 10 parts water.

The other effective means of flu prevention is humidity. The flu bug exists in higher quantities in dry nasal and oral passages, which is one reason why flu epidemics occur in dry winter months. By raising the humidity in your workplace and at home to keep your nasal passages and mouth moist, your body will be better able to flush out the flu bug.



MetroWest Medical Center. We're Here. For You.

At MetroWest Medical Center, patients are our number one priority. As your neighborhood hospitals and doctors, we are part of your community, providing advanced care when you need it most. We are committed to providing you high quality, comprehensive care, close to home.

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- | | | |
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DIRECTOR'S CORNER

Hello Everyone,

Happy New Year! A great New Year's resolution that is fun to keep is to connect with the Callahan Center. We have at least two exercise programs every day, two kinds of card or board games almost daily, as well as weekly and monthly discussion groups with a range of topics, plus informational and cultural presentations throughout the year. Several support groups are offered monthly and one, the Bereavement Group, occurs weekly.

Despite the cold weather, there are plenty of reasons to come to the Callahan Center this month.

Congresswoman Katherine Clark will be presenting a Senior Resource Fair on Tuesday, January 9 from 2-3 pm. This is the perfect time to learn about some services and information that you may not be aware of. Congresswoman Clark will also start monthly drop-in hours to hear from you. Come on **Wednesday, January 10, to receive a free Reusable Bag** to coincide with Framingham's new plastic bag ban.

Winter Preparedness will be offered on Wednesday, January 17. A new **Moving for Better Balance series** will begin January 22 for 16 weeks. People rave about how this class has helped them increase their strength and balance. Come learn about the **Keys to Positive Aging** on January 23. Enjoy the award-winning movie, **La La Land**. Even if you don't like musicals, you'll love this movie. Three computer classes will be offered: **Intro to Windows, Intro to iPads & iPhones** and **Intro to Instagram**. Sign up early for any of the events or computer classes.

Remember, if you need a walker, wheelchair or other durable medical equipment, we loan them out for free. Please call in advance to be sure we have the item(s) you need.

We wish all the best to the new mayor of Framingham, Yvonne Spicer, and the new city council members: Michael Cannon, Dennis Giombetti, Judy Grove, George King, Pam Richardson, Michael Rossi, M. Basilio Shephard, Charlie Sistsky, Adam Steiner, Edgardo Torres, and Cheryl Tully-Stoll.

Grace

CALLAHAN CENTER STAFF

STAFF

Grace O'Donnell, MS, Director of Elder Services
Randy Aylsworth, Assistant Director
Paula Geller, Programs Manager
Beatrice Mulloney, Administrative Assistant
Judy Lew, ESOL Instructor
Esta Lichtenstein, Volunteer Coordinator
Ralph Dunlea, Computer Room Coordinator
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Cheryl Lavalley, LICSW, Assistant Social Services Supervisor
Jamie Donchin, MSW, LICSW, Coordinator of Continuing Connections
Gabriela Herscovici, BA, OT Bilingual Outreach Aide
Sam Swisher, MBA, Outreach Volunteer Coordinator
Deb Bourque, BA, CDP, Connections at Callahan Coordinator & Program Assistant

SHINE

Kathy Worchach, SHINE Director
Kathleen Grant, SHINE Asst. Director



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CALLAHAN CENTER

535 Union Avenue (Handicap Accessible), **Framingham, MA 01702**
Telephone: 508-532-5980
Web address: www.framinghamma.gov/360/Council-on-Aging
Hours of operation:
Monday through Friday 8:30 a.m.-4:30 p.m.

CALLAHAN CENTER MISSION STATEMENT

It is the mission of the Framingham Council on Aging/Callahan Center to improve the healthy aging of a broader segment of the 55 and older population of Framingham by solidifying collaborations in the community to actively reach out to underserved groups by race, ethnicity, gender, sexual orientation and those with health conditions that otherwise limit their connection to the center.

DISCLAIMER NOTICE

The Callahan Center makes every effort to ensure the information throughout the Courier is accurate; however, the staff shall not be held responsible for errors that occur with printing, omission, or changes/cancellations of a program by staff or instructors.

We thank the advertisers that appear in the Courier. However, the Callahan Center does not endorse any service or product herein. It is the responsibility of our readers to investigate any service or product they may consider using.

COUNCIL ON AGING CHAIRMAN & BOARD MEMBERS

Chairman: Clyde Dottin
Vice-Chair: Rick Killigrew

COA Board Meeting
Tuesday, January 9
at 1:30 p.m.

Members:
Linda Belleville, Marty Cohen,
Jim Divver, Larry Griffin,
Sally Kaitz, Betty Muto,
Ruthann Tomassini,
Fred Wallace

THE CALLAHAN CENTER WILL BE CLOSED on **Monday, January 1** in observance of **New Year's Day** and on **Monday, January 15** in observance of **Martin Luther King Jr. Day**.

LEGAL CLINIC

Tuesday, January 23, 9-11 a.m.

Meet individually with an attorney from MetroWest Legal Services to discuss legal issues (will not advise on estates and trusts). Appointments are required. Please call Paula at 508-532-5980, ext. 4110.

NOTARY SERVICES AVAILABLE

Free notary service is available at the Callahan Center **by appointment only**. Please call Esta Lichtenstein at 508-532-5980, ext. 4102 to schedule your appointment. Please note: The document to be notarized must be signed in the presence of the Notary, and a government-issued, photo ID is required as proof of identification.

PLEASE BE AWARE that the Callahan Center does not issue refunds for fee-based events or activities, unless those programs are cancelled by the Center.

INCLEMENT WEATHER POLICY

If the Framingham Public Schools close due to snow or other inclement weather, there will be no activities/programs at the Callahan Center. On these days, Town of Framingham staff will be available at the Center, unless the town declares an emergency closing.

PARKING AT THE CALLAHAN CENTER:

Although we have more parking spaces dedicated for people with disability placards than state regulations require, sometimes that is still not enough for those who need closer access to the entrance. If you are more able-bodied, please consider parking in the further sections of the lot to allow others who might have difficulty a space closer to the entrance. Your fellow seniors who are less vigorous than you will appreciate it; and your bones, muscles and joints will get even more of a workout. We appreciate your consideration of others' needs in this area.



SAFE WINTER DRIVING TIPS

Here are important driving tips to keep you safe in your vehicle during winter. (Adapted from the Massachusetts government website -- <https://www.mass.gov/service-details/safe-winter-driving-tips>)

Clear snow and ice from windows, lights, the hood, and the roof before driving. Leave plenty of room for stopping. Don't try to out drive the conditions. Remember the posted speed limits are for dry pavement. Know the current road conditions. Call 511 from your cell phone or any of the following from either your cell phone or landline:

- Metro Boston: (617) 986-5511
- Central Mass: (508) 499-5511
- Western Mass: (413) 754-5511

Brake early and correctly. It takes more time and distance to stop in adverse conditions. Be wary of bridge decks. They freeze first, making them more dangerous than the approach road. Exit ramps sometimes have

less anti-icing material than the main line. Be aware of this when exiting the highway. Don't use "cruise control" driving in wintry conditions. Even roads that look clear can have sudden slippery spots. Using your brake on these spots will deactivate cruise control, possibly causing you to lose control of your vehicle.

Many 4x4 vehicles are heavier than passenger vehicles. This means it takes longer to stop than passenger vehicles. Don't get overconfident in your 4x4 vehicle. Be wary of your 4x4 vehicle's traction.

Look further ahead in traffic than normal. Trucks are heavier than cars, making their brake time slower. Avoid cutting quickly in front of them.

Don't crowd the plow. Leave room for maintenance vehicles and plows. Stay back at least 200 feet and don't pass on the right. Remember to slow down and always wear your seat belt.



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KICK OFF THE NEW YEAR AT THE CALLAHAN CENTER

VETERANS' COFFEE & DISCUSSION Tuesday, January 9, 9:30-10:30 a.m.

Sponsored by: Compassionate Care Hospice
Join Timothy Gould, Veteran Liaison with Compassionate Care Hospice, for coffee and conversation. Share your time and experiences with fellow veterans. Timothy Gould, group facilitator, served just over 30 years in the Air Force. **Please call the front desk to register.**

CONGRESSWOMAN KATHERINE CLARK'S SENIOR RESOURCE FAIR Tuesday, January 9, 2-3 p.m.

Congresswoman Katherine Clark will hold her Annual Senior Resource Fair at the Callahan Center on January 9. Meet with experts from agencies and non-profits around the community to learn more about nutrition and wellness, senior safety, Social Security, Medicare, support groups, and more. Light refreshments will be served.

Providers attending include:

The Centers for Medicare and Medicare Services, BayPath Elder Services, Edward Kennedy Community Health Center, Framingham Housing Authority, Massachusetts Council on Aging, MWRTA, SHINE MetroWest, Social Security Administration, and Veterans Affairs Benefits & Health. Free flu shots will be available for military veterans. **Please call the front desk to register: 508-532-5980**

NEW: MONTHLY DROP-IN HOURS WITH CONGRESSWOMAN KATHERINE CLARK'S OFFICE

Wednesday, January 10, 9:30-10:30 a.m.
Meet with Jay Higgins, Constituent Services Representative for the Office

of Congresswoman Katherine Clark. No appointment necessary. Jay can address your questions regarding Social Security and Medicare, as well as most issues that touch the Federal government. One-on-one meetings will be on a first-come, first-served basis.

LEARN ABOUT THE NEW PLASTIC BAG BAN AND RECEIVE A FREE, REUSABLE BAG

Wednesday, January 10, 12:15-12:45 p.m.
Beginning on January 1, 2018, Framingham will join 55 other cities and towns in Massachusetts who have already enacted plastic bag reduction bylaws. Mike Croci, leader of the Framingham/Natick BYOB team (Bring Your Own Bag) will provide a brief update on the new law and discuss the benefits of BYOBag. While many reusable bags are large and can become too heavy to carry, the Framingham BYOB team has ordered smaller, more senior-friendly bags, which will be distributed at the event.

LUNCH AND LEARN: WINTER PREPAREDNESS

Wednesday, January 17, 11:45 a.m.
Sponsored by: Salmon Adult Day Health
Are you ready for winter? Join us for this lunch-time program that will help ensure that you're prepared for the winter months ahead. Jen Hockenbush, MSW and Program Director at Salmon Adult Day Health, along with Social Worker, Christina Ward will share some pro-active measures you can take now to stay safe and healthy during the long, cold winter. Enjoy lunch from Panera Bread courtesy of Salmon Adult Day Health. **Space is limited. RSVP by January 9: 508-532-5980.**

MOVING FOR BETTER BALANCE 1 NEW 16 WEEK SERIES BEGINS ON JANUARY 22 Mondays and Fridays, 11 a.m.-noon

Moving for Better Balance is a 16-week, fall prevention program that uses the principles and movements of Tai Chi to help older adults increase strength, improve balance and increase confidence in performing everyday activities. The MetroWest YMCA is teaching this evidence-based class at the Callahan Center. The class meets for one hour, two times a week for 16 weeks. Classes are free for older adults, and you do not need to be a member of the Y. **Space is limited. Please sign up at the front desk: 508-532-5980.**

KEYS TO POSITIVE AGING NEW STRATEGIES FOR A NEW YEAR Tuesday, January 23, 1 p.m.

Sponsored by: The Residence at Valley Farm
Every new year brings the promise of new beginnings and new resolutions. It can also be very difficult to live up to your own goals and expectations. **Make 2018 the best year yet!** Learn the pitfalls to the doldrums and strategies you can easily practice to stay positive - even when things may be askew - by incorporating your own physical, cognitive, social, and emotional strengths. Presented by Amber Evans, Memory Care and Engagement Specialist for LCB Senior Living. Amber is a Licensed Clinical Mental Health Counselor and Board Certified Dementia Educator.

MOVIE MATINEE: LA LA LAND Thursday, January 25, 1-3:15 p.m.

Written and directed by Academy Award® nominee Damien Chazelle, *LA LA LAND* tells the story of Mia (Emma Stone), an aspiring actress, and Sebastian (Ryan Gosling), a dedicated jazz musician, who are struggling to make ends meet in a city known for crushing hopes and breaking hearts. Set in modern day Los Angeles, this original musical about everyday life explores the joy and pain of pursuing your dreams.

La La Land received wide critical acclaim. Critics praised Chazelle's screenplay and direction, Gosling and Stone's performances, Justin Hurwitz's musical score, and the film's musical numbers. It won in every category for which it was nominated at the 74th Golden Globe Awards, with a record-breaking seven wins.



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SPORTS FANATICS**Mondays, January 8, 22, & 29, 10-11:30 a.m.**

This group is for the true sports fan who loves talking about the teams, athletes, weekly games...and more. Join in the spirited discussion as we look at the highs and lows of the week, both on and off the field.

**TRY TAI CHI TO KEEP FROM FALLING****Mondays, January 8, 22, & 29****1-2 p.m., \$3 per class**

Preventing falls is one of the best things you can do to maintain your health. Certified Instructor Robin Natanel will help you to improve your energy and balance with weekly Tai Chi classes. Regular exercise helps improve balance and maintain strength and flexibility. Exercise doesn't have to involve running around and sweating. Tai Chi will help you gain strength, flexibility and balance...and reduce your stress level. Seniors who practice Tai Chi twice a week improve their balance by 47.6%. Give Tai Chi a try.

STRENGTH TRAINING/CARDIO WITH DELANEY**Mondays, Wednesdays & Fridays****9:45-10:45 a.m., \$3 per class**

We will use large muscle groups in rhythmic motions to help you burn the most calories. Use core exercise to strengthen back muscles and abdominals. Challenge your body's joints to move freely through a full range of motion, so they are less prone to injury. The class structure includes a 10-minute warm-up, 45 minutes of strength training/cardio endurance exercise, and 5 minutes of cool down. Please bring: water, hand weights (3-5 lbs.), resistance bands, and a floor mat if you have them.

MARY MAKE DO CRAFT CORNER**Mondays, January 8, 22, & 29, 10 a.m.-4 p.m.**

Whether you're an experienced sewer or a beginner, join us in making simple sewing projects that anyone can create. Projects vary according to group interest. Basic sewing machine skills needed. Please bring your own sewing machine, if you have one.

CONVERSATION AND HUMOR**Mondays, January 8, 22, & 29, 12-1 p.m.**

Do you want to laugh? Would you like to gripe about a pet peeve? Do you have a joke to share? Would you like to just listen? If you answered "yes" to any of the above questions, why not join us. What transpires here, stays here!

GENEALOGY GROUP**Mondays, January 8, 22, & 29, 1-4 p.m.**

Are you interested in knowing more about your ancestors? Our Genealogy Group will help you find where they lived, with whom they lived, their occupations, and much, much more. It may be possible to find their immigration records. You might even see their signature. The Genealogy Group will discuss free websites, as well as some that require a fee. All are welcome to attend.

ZUMBA**Tuesdays at 11 a.m. & Thursdays at 11:30 a.m.****\$3 per class**

Zumba mixes Latin rhythms and easy-to-follow moves so you have fun while exercising! This is an ongoing class, and newcomers are welcome to join at any time. Instructor Susan Craver has been teaching dance for over 25 years.

**RED HAT HONEY BEES****Tuesday, January 30, 1-4 p.m.****\$2 per month**

Come and socialize at the monthly meetings of the Red Hat Honey Bees. Connect with friends and enjoy getting together with other women who like to have FUN! The group wears red hats and purple shirts to all meetings and events. Refreshments provided. For more information, please call Nancy at 508-872-6817.

FREE BLOOD PRESSURE CLINIC**Wednesdays, January 3,****10, 17, 24, & 31****9:30 a.m.-12:30 p.m.**

Stop in at this free, weekly blood pressure clinic held upstairs in the Wellness Clinic. Blood pressure is taken by the Callahan Center's volunteer nurses.

**MINDFULNESS MEDITATION****Wednesdays, January 3, 10, 17, & 31****Cancelled January 24****10:30-11:30 a.m., \$3 per class**

Join Certified Meditation and Mindfulness Instructor Lisa Campbell as she leads us in a mindfulness meditation program. Having cultivated her own meditation practice for many years, Lisa is dedicated to sharing her knowledge with those wishing to find more peace and happiness in their own lives.

BEADING WITH MARILYN**Wednesday, January 10 & 24, 10 a.m.**

Have fun, be creative! Come and make your own beaded jewelry creations. Marilyn will teach you basic techniques. Materials provided.



Upcoming Events...

Saturday, January 27th • 6:30pm

Music with Tom Madden. He plays the keyboard, trombone and guitar. A solo performer after leading his own band, Java Jive, for over 30 years.

Saturday, February 17th • 3:30pm

New Sound Assembly- Barbershop Chorus

Fall Prevention Exercise Classes

Strength & Conditioning: A Preventative Measure
Every Monday at 3:15pm

Tai Chi: A Gentle Way to Fight Stress
Every Thursday at 10:30am

All Events are FREE

Attendees must RSVP

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PRACTICALLY FIT CORE FUSION

Low impact, low intensity class
Thursdays, January 4, 11, 18, & 25
9:15-10:15 a.m., \$3 per class

Have fun and get in shape with this low-impact, low-intensity fitness class. We adapt traditional interval exercises and cardiovascular activities to help you strengthen your body and your mind. Set to music, this hybrid class will target your core and help alleviate stress through channeling the mind/body connection. Led by Fitness Instructor MaryEllen Giombetti, Practically Fit will keep your muscles and joints strong so that you can enjoy life and improve your overall health. What to bring: Water. If you have hand-weights or resistance bands, bring them to class and we'll work them in.

CRIBBAGE

Thursdays, January 4, 11, 18, & 25, 9:30 a.m.

If you are a beginner or would like a refresher or just to play, please join us! Learn the ins and outs of playing this two, three or four-person card game. Explore the rules and strategy, play, and counting of the hand.

**HISPANIC SOCIAL GROUP**

Thursdays, January 4, 11, 18, & 25
10:30-12:30 p.m.

Socialize, meet new friends, all are welcome to attend. Please contact Gaby, Bi-Lingual Outreach Aide, for details: 508-532-5980, ext. 4111.

BOOK DISCUSSION GROUP

Thursday, January 25, 1-2 p.m.

The title for discussion is *Killers of the Flower Moon: The Osage Murders and the Birth of the FBI* by David Grann. This twisting, haunting true-life murder mystery chronicles one of the most monstrous crimes in American history. After oil was discovered beneath their Oklahoma land in the 1920s, members of the Osage Indian nation were, per capita, the richest people in the world. Then, one by one, the Osage were killed off. This was one of the FBI's first major homicide investigations, and the bureau badly bungled the case. This is an utterly compelling story.



Join us each month for friendly, lively, and thought-provoking discussions about authors, books, literature, and life. Your opinion adds interest to the discussion. Even if you have not read the book, we welcome your participation—just be prepared for *spoilers*. For more information, contact Eleanor Brody at 508-872-6162 or eleanorbrody1@gmail.com



The Callahan Center's weekly aerobics class takes a break for a year-end photo. Join instructor Trish Powell and the group on Tuesdays from 10-10:45 a.m.

CHORAL GROUP

Thursdays, January 4, 11, 18, & 25, 2 p.m.

If you love to sing, consider joining the Callahan Center Choral Group. All are welcome. The group sings a variety of familiar tunes and standards. \$3 contribution appreciated.

**BRAZILIAN SOCIAL GROUP**

Thursday, January 4 & 18, 2-4 p.m.

Please join us for conversation, activities, and friendship. We meet on the 1st and 3rd Thursday of every month.

CALLAHAN CENTER KNITTERS

Friday, January 26, 10:30 a.m.

Come learn new patterns, chat with new and old friends, and have a good time! This isn't an instruction class, but our experienced knitters can help answer most knitting challenges you may have. Please contact Esta for additional information 508-532-5980, ext. 4102.

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SUPPORT GROUPS AT CALLAHAN CENTER**Bereavement Support Group:** Mondays, January 8, 22, & 29 at 10 a.m.**Better Breathers' Support Group:** Wednesday, January 10 at noon.**Caregivers' Support Group:** Wednesday, January 24 at 1 p.m.**Diabetes Support Group:** Tuesday, January 30 at 10 a.m.**Grandparent Support Group*:** Wednesday, January 10 at 7 p.m.**Low Vision Group:** Not meeting in January**Parkinson's Support Group:** Tuesday, January 16 at 1:30 p.m.

*Contact Lisa at 508-532-5980 ext. 2 to arrange a pre-screening for the Grandparent Support Group.

**WOULD YOU LIKE TO SLEEP MORE SOUNDLY?
TRY COMMUNITY STYLE EAR ACUPUNCTURE**
Tuesday, January 2 & 16, 11:30 a.m.-1:30 p.m.

Ear Acupuncture has proven to be very economical and excels at dealing with sleep issues, depression, anxiety, mental clarity, and overall health. Participants should plan to stay for 30 minutes or longer during the 11:30-2:00 p.m. time frame.

Provided by Linda S. Thomas (MAc-Master of Acupuncture; LAc-Licensed Acupuncturist).

Cost is \$20. Sign up at the front desk: 508-532-5980.**PODIATRY:** By appointment only. Twice per month we offer appointments for nail trimming and other foot issues for only \$25.
Wednesday, January 10 & Tuesday, January 23, 1-4:15 p.m.**BLOOD PRESSURE CLINIC:** Wednesdays, January 3, 10, 17, 24, & 31, 9:30 a.m.-12:30 p.m. upstairs in the Wellness Clinic. No appointment needed.**GET IN THE SWIM! WATER EXERCISE PROGRAMS***Meets at Longfellow Health Clubs (Wayland & Natick)***HOLIDAY SPECIAL - Cost: \$60****Classes start the week of January 1**

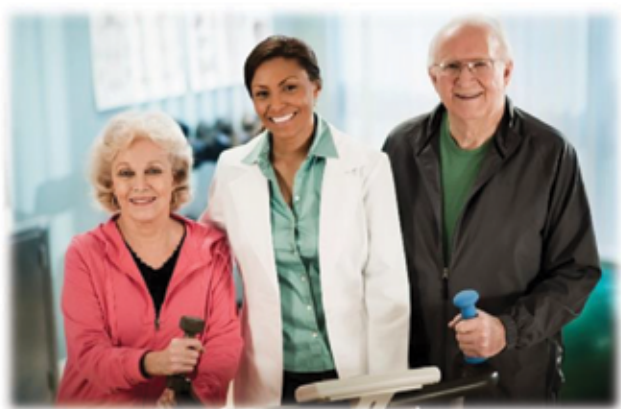
Water exercise can be terrific for people with joint pain. Longfellow Health Clubs (Wayland & Natick) are offering a six-week water exercise program designed for adults age 55 or older. Classes are one hour.

Classes in WAYLAND - Longfellow Tennis & Health Club (524 Boston Post Rd.)Gentle Joints: Monday or Tuesday at 11:15 a.m., Wednesday or Friday at 10:15 a.m., or Thursday at 1 p.m.Early Bird Master's Swimming: 6 a.m.**Classes in NATICK - Longfellow Health Club (203 Oak St)**Gentle Joints: Monday at 10:15 a.m., Thursday at 11 a.m., or Friday at 10:30 a.m.
\$60 fee covers one class per week during the six-week series.**For more details, please contact Jane Polley:****JaneLongfellowNutrition@gmail.com or 508-653-4633****YOU'RE GETTING A NEW MEDICARE CARD! Cards will be mailed between April 2018 - April 2019**

Beginning in April 2018, you will receive an updated Medicare card with a new Medicare number that is unique to you. Social Security numbers will be removed from the cards to help keep information more secure and help protect identity. The new card won't change your coverage or benefits.

MEDICARE SCAM ALERT FROM THE FEDERAL TRADE COMMISSION:

- Is someone calling, claiming to be from Medicare, and asking for your Social Security number or bank information? Hang up. That's a scam. First, Medicare won't call you. Second, Medicare will never ask for your Social Security number or bank information.
- Is someone asking you to pay for your new card? That's a scam. Your new Medicare card is free.
- Is someone threatening to cancel your benefits if you don't give up information or money? Also a scam. New Medicare cards will be mailed out to you automatically. There won't be any changes to your benefits.

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SOCIAL SERVICE DEPARTMENT

NEW SUPPORT GROUP FOR HOARDERS

Beginning in mid-January, a new support group for hoarders is being offered off-site by Kelly Hagerty, Community Intervention Specialist. The support group will use the book, *Buried Treasures*, as a resource. For more information and prescreening, please contact Kelly at 508-532-5471.

HOME ENERGY & FUEL ASSISTANCE PROGRAM FOR 2017-2018

The Social Service Department will process NEW Fuel Assistance Applications for Framingham residents who are age 60 and older. Please contact Cheryl Lavallee in the Social Service Dept. at 508-532-5980, ext. 2. The maximum gross annual income for eligibility is \$34,000 for 1 person and \$44,463 for a 2-person household.

WITH OUR THANKS

We continue to rely on community agencies and organizations for their support of seniors during the holiday season and in the past year. We are sincerely grateful to: St. Andrew's Episcopal Church, A Place to Turn Food Pantry, TJX Risk Management Department, Mark Curtis Thanksgiving Meals, and the Framingham Police Association.

MEDICAL EQUIPMENT AVAILABLE TO BORROW

Durable, medical equipment is available to borrow from the Callahan Center. Equipment MUST be reserved in advance by calling the Center. Items are available for pick up Monday through Friday from 9 a.m. until 4 p.m. To reserve equipment or for more information, please call the front desk: 508-532-5980.

VOLUNTEER DRIVERS WANTED

Would you be willing to use your vehicle to drive an older resident to various appointments or social events in Framingham and the surrounding area? Make a difference in someone's life. For more information, please contact Sam Swisher, Volunteer Outreach Coordinator, 508-532-5980, ext. 4113, email: ccvolrec@gmail.com

TRANSPORTATION ASSISTANCE IS AVAILABLE:

The Social Service Department at the Callahan Center has recruited several volunteers to accompany seniors to various appointments. These volunteers may be available to take seniors for shopping trips, social events or medical appointments. If you are a Framingham resident over the age of 60 and need transportation to an appointment, please call 508-532-5980 and ask for Sam or Lisa to see if a volunteer driver is available to meet your needs. Some volunteers drive seniors locally, and others will travel beyond Framingham. Please call at least one week in advance of your appointment date.

ADDITIONAL SERVICES:

SHINE (Serving the Health Information Needs of Everyone... on Medicare)



WILL YOU PAY MORE FOR MEDICARE PART B IN 2018?

The Medicare Part B standard monthly premium for 2018 is \$134, the same as last year. However, many people with Medicare will see a 23 percent increase in their premium. Why is that? It is due to a law that has allowed many people to pay less than the full premium the last two years. This law prevents people's premiums from going up more than the increase in their Social Security benefits. Since there has been little or no increase in these benefits the last two years, most people were paying less than \$134 last year. The average premium for most people last year was \$109. For 2018, there has been a 2 percent increase in Social Security benefits, but many will not see any increase in their benefit check. This is because the increase will go toward paying the \$134 Medicare premium.

People with high incomes will continue to pay more for Medicare, between \$187.50 and \$428.60, based on their income level. People with limited income and assets may qualify for a program that will pay their premium.

Trained SHINE (Serving Health Insurance Needs of Everyone...on Medicare) volunteers can help you! They offer free, confidential counseling on all aspects of health insurance to anyone on Medicare. To schedule a SHINE appointment, call your local Senior Center. For other SHINE related matters, call 1-800-AGE-INFO (1-800-243-4636), then press or say 3. Once you get the SHINE answering machine, leave your name and number. A volunteer will call you back, as soon as possible.

Good Times. Good Friends.
Great Care!

*Live a life of learning,
culture, ease and fun at our
luxurious new senior community!*



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FRIENDS BOARD MEMBERS

PresidentMark Goldman
 Treasurer.....Barbara Dunn
 Asst. Treasurer.....Micki Eldridge
 Rec. Secretary.....Carol Jarboe
 Sunshine Lady..... Mary Megill
Members: Roger Appell, Mim Bennett,
 Karin Beth, Allen Brown, Cece Binette,
 Jim DeSimone, Joan LeBlanc, Fred Seitz,
 Jo-Ann Tupper

FRIENDS BOARD MEETING MONDAY, JANUARY 8 AT 1 P.M.

STAY UP TO DATE On Local Current Events From The Comfort Of Your Home.

Metrowest Daily News-Every Tuesday
 Framingham Tab-Every Friday
www.metrowestdailynews.com
 Framingham Source:
www.framinghamsource.com

Creating a happy, healthy and
 connected community with
 the Friends of Callahan.



ARTISTS' CORNER
 Friends of Callahan Heritage Gallery
 535 Union Ave. Framingham, MA 01702 (508) 532-5980

The Artists' Corner is open
 Monday-Friday from 10 a.m. to 2:15 p.m.
 Credit Cards are accepted. Open to the public.

FRIENDS DINE AROUND

Come and support our FUNdraiser!
Wednesday, January 17
TGI Fridays - 1 Worcester Rd., Framingham

Please call the front desk if you plan to
 attend: 508-532-5980.
Dine Around promotion runs the entire day.
Be sure to mention Friends of Callahan.

WHAT DOES IT MEAN TO BE A MEMBER OF THE FRIENDS

Dear Friends,

The Friends is a nonprofit 501(c) 3 organization established in 1976 to raise funds to support programs at the Callahan Center. The Callahan Center offers people 55+, who might otherwise be isolated, a safe place to find comfort and enjoyment with others, while improving their physical and emotional well-being.

The mantra of the Friends is to work as a group to raise additional funds to help support these programs and services that keep seniors healthy, active and involved in their community. The Friends work to help cover the financial shortfalls of ever increasing costs in many areas.

The Board of the Friends of Callahan cannot do this alone. Volunteers are needed to help in activities and fundraising. There are openings on a number of committees and we would welcome your help. We are planning some new and exciting activities and want to see you here at the Callahan Center.

Mark Goldman-President

GIFT CARDS AVAILABLE AT THE HERITAGE GALLERY

The Friends of Callahan Gift Card program offers you the opportunity to conveniently purchase gift cards at the Callahan Center. Gift cards are now available from over **200 retailers** including: grocery, department and home improvement stores, gas stations, hotels, restaurants, and more. Simply by using gift cards for your regular purchases, you will also help raise money for the Friends. A percentage of our gift card sales generates additional funds that support many different programs and events at the Callahan Center. Purchase these cards at full face value and use them instead of cash, check or credit card for your everyday shopping or as a special gift. Whether for birthdays, anniversaries, weddings, holidays, or other special occasions, purchase the card(s) you need while at the Callahan Center...you'll save time and gas PLUS help contribute to the Center's many programs.

Put your shopping dollars to work. Stop by the Heritage Gallery at the Callahan Center and purchase your gift cards easily and conveniently. Credit cards are accepted for these purchases.

FRIENDS ARE LOOKING FOR VOLUNTEERS

The Friends could use your help with the following positions:

- Publicity Committee - Do you have a creative side?
- Gift Card Sellers - Assist with our very successful fundraiser.
- Secretary of the Friends Board

Please contact Mark Goldman at 508-395-1180 or goldmanmj59@yahoo.com



BEAUMONT BAFFLER!

What is the flower of January?

- | | |
|---------------|------------|
| A. Roses | C. Violets |
| B. Carnations | D. Pansies |

See answer at bottom.



BEAUMONT
 REHABILITATION AND
 SKILLED NURSING CENTERS



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FRIENDS OF CALLAHAN MEMBERSHIP DUES FORM

Name: _____ Friends New Membership \$10 _____

If this is a NEW Membership or the information has changed please list the following:

Address: _____ Additional Membership for Household \$5 _____

City, State, Zip _____ Friends Membership Renewal \$10 _____

Telephone: _____ Birth Date _____ Additional Renewal for Household \$5 _____

Emergency Contact: _____ Relationship to you: _____

Telephone: _____

How did you hear about us? ___ Ad in Paper ___ Courier ___ Word of Mouth ___ Other (Please Specify Below) _____

Total Enclosed _____ Friends Membership includes 12 issues of the Courier Newsletter mailed to you.

The date listed on the mailing label is the expiration date of your membership.

Please pay **\$10** at the Center or send in your check or money order payable to the **"Friends of Callahan"**, Callahan Center, 535 Union Avenue, Framingham, MA 01702. Thank you!**FRIENDS' LUNCHES****1/10/18: Stuffed Sole****1/24/18: Meatloaf with Mashed Potatoes**

Lunch is served at 11:30 a.m. with professional piano playing volunteered by Sonja Maneri.

Lunches catered by TJ's, Ashland, MA.

Reserve Now -\$6 per person. **Space is limited to 60 participants. Please sign up in advance at the front desk: 508-532-5980****CHECK OUT THE FRIENDS CORNER BULLETIN BOARD IN THE FRIENDS CAFÉ**

You'll find information about our monthly lunch menus, special events sponsored by the Friends, volunteer opportunities, and more.

The Friends are working hard to make your experience at the Center a great one. Check frequently for updates.

THE SUNSHINE LADY'S CORNER

The Friends would like to reach out to all our members in time of need. The Sunshine Lady can help brighten their day and/or offer condolences. Do you know of any members who are ill, hospitalized, recovering from surgery, or in rehab? Has any Friends member or a family member passed on? Please let the Sunshine Lady know by stopping by the Heritage Gallery to complete an information form. Please leave the form in the appropriate box in the Gallery.

**Memorial Donations: Have you considered leaving a legacy through the Friends of Callahan?**

By making provisions in your will, you help continue the good works and the services we offer for many years to come - making a connection between your life and those to follow. If you believe in us, consider our services in your estate planning, after you have made provisions for your loved ones.

Please make check payable to:

The Friends of Callahan
535 Union Avenue
Framingham, MA 01702

I am enclosing \$ _____

In Memory of _____

Donor's Name (Your Name) _____

Address _____

City _____

State _____ Zip _____

Send Card to _____

Address _____

City _____

State _____ Zip _____

A LIVING MEMORIAL*

The form provided on this page is for your convenience in making a gift that will enhance senior services in our community today and tomorrow. The individual or families of those you have so honored will be notified of your contribution. **Your support is greatly appreciated.**

Good Bank. Good Neighbor.

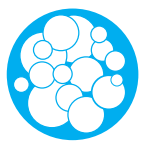
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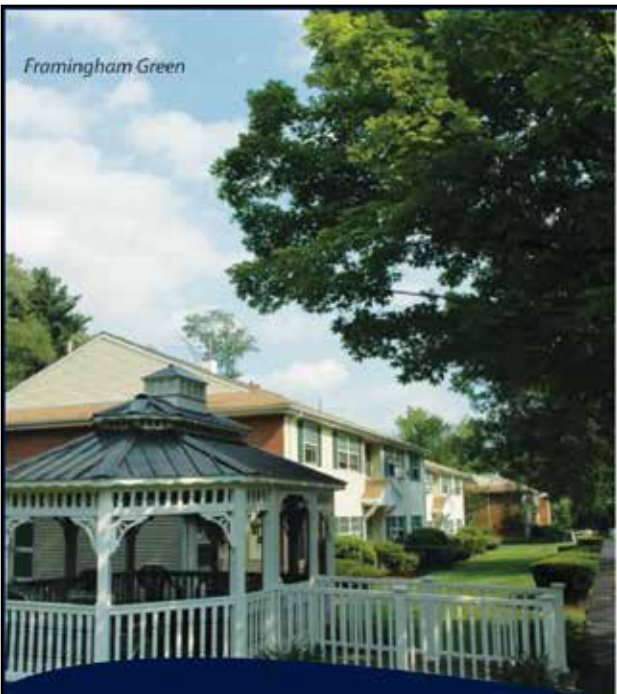
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Framingham Green



Irving Square



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....

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Our beautiful communities have quality options to make you feel at home with features that include 24-hour emergency maintenance, professional on-site management, laundry care suites, resident service programs & activities, nearby public transportation, shopping, restaurants, medical facilities and, so much more.

781-794-1000 | PeabodyProperties.com

Framingham Green and Irving Square are designed for seniors age 62+ as well as persons with disabilities who are under age 62.

*Income guidelines may apply. Please inquire in advance for reasonable accommodations. Assistance animals welcome. Information contained herein subject to change w/o notice.



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**Includes packing
up to 10 boxes**

Two-Bedroom

\$950+

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up to 15 boxes**

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gallomoving.com | Milford, MA | Braintree, MA

Classes are free. Please sign up in advance at the front desk 508-532-5980. Space is limited.

NOTE FOR ALL CLASSES: PARTICIPANTS SHOULD KNOW THEIR USER NAMES AND PASSWORDS.

COMPUTER ROOM HOURS

Monday through Friday 9 a.m.-4 p.m.
except when computer classes are held.

ASK-THE-EXPERTS

Thursdays, January 4, 11, 18, & 25
10 a.m.-12 p.m.

This is a free service and is available either by reservation or on a first come, first served basis. Is your computer running slow? Does it take a long time to start up? Would you like to put new life and vitality back into your computer? The Callahan Center has a team of experienced PC users who can run cleaner and antivirus software on your computer. These programs can remove unwanted Malware programs such as viruses, spyware, and similar software, which impact your computer's performance. Also, the Ask-the-Experts team is available to answer questions regarding the use of personal computers for Internet browsing, Word, photo processing, etc.

INTRO TO WINDOWS 10

Wednesday, January 10, 2-4 p.m.

Instructor: Ralph Dunlea

This class will provide an introduction and overview of the basics of using the Windows 10 operating system. The class will cover the sign-in screen, the start menu, the desktop, finding and running applications, connecting to the Internet and email, and basic security. The class is intended for people who are new to Windows 10 or to PCs and are not comfortable using the Windows 10 system and/or navigating the screens.

INTRODUCTION TO IPADS-IPHONES

Wednesday, January 24, 2-4 p.m.

Instructor: Ralph Dunlea

This class will provide a very basic introduction to the use and navigation of Apple iPads and iPhones. Topics will include the main screen, settings, iCloud storage, and using some of the pre-installed apps, such as Photos, Mail, Messages, Face Time, and the camera.

INTRODUCTION TO INSTAGRAM

Tuesday, January 30, 2-4 p.m.

Instructor: Ralph Dunlea

Instagram is the photo album of modern times. It is a free app that allows friends and family to share photos and videos from a smartphone. The class will cover:

- Creating an account
- Editing your profile.
- Posting photos
- Following friends and other people
- Messaging (like Facebook or Twitter)

CLINIC ON THE USE OF HANDHELD ELECTRONIC DEVICES

Tuesday, January 9, 3 p.m.

This free program provides **one-on-one support** to help users with cell phones, tablets, iPads, iPods, Kindles, Nooks, or similar devices. Tutoring is provided by adult and student volunteers. Learn how to get connected and stay in touch with friends and family. **For more information please contact Sam Swisher at 508-532-5980, ext. 4113.**

DINING AROUND TOWN

Enjoy these discounts from some of the eateries in our Framingham area



BURGER KING

FREE Whopper
Purchase One Whopper at Regular Price
and Receive 2nd Whopper FREE

FREE Chicken Sandwich
Buy One Chicken Sandwich at Regular Price
and Receive 2nd Chicken Sandwich FREE

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www.bk.com
259 Cochituate Road
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Not valid on BK® Deliveries or BK® App mobile ordering purchases.
Limit one per customer. Not to be used with any other coupons or offers. Void where prohibited. Sales tax may apply. Cash value 1/100¢.
This offer may not be available in all Burger King® restaurants, and participation may vary by restaurant. Not valid in PR, AK & HI or outside the U.S. Offer expires 1/31/18.

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Not valid with any other offer, discounts or purchase of gift cards or alcohol. Tax and gratuity not included.
One offer per party, per visit. Reproductions of coupon are not valid. No cash value. Expires 1/31/18.

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Dinner Sandwich

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TERMS & CONDITIONS:
Not valid with any other offer, discounts or purchase of gift cards or alcohol. Tax and gratuity not included.
One offer per party, per visit. Reproductions of coupon are not valid. No cash value. Expires 1/31/18.

FRIENDS OF CALLAHAN TRAVEL 2017 - A 55+ TRAVEL SERVICE

THE TRAVEL OFFICE WILL BE CLOSED IN JANUARY AND FEBRUARY.

Brenda is available by appointment for travels including:

cruises, trips to Europe and Alaska, and any large reservations.

You may leave checks and reservation forms for day trips in the drop box on the travel door, which will be picked up daily.

TICKETED EVENTS ARE NON-REFUNDABLE.

CANCELLATIONS MUST BE CALLED INTO OUR OFFICE 4 (FOUR) BUSINESS DAYS PRIOR TO TRIP TO ENSURE A REFUND.

*All those who travel on Callahan Center trips are **REQUIRED** to become members of the Friends of Callahan.*

2018 DAY TRIPS

- 3/15/2018 Boston Flower Show w/lunch at the Union Oyster House, Boston 9am-4pm \$99
- 3/20/2018 St. Patrick's Day Lunch & show, Aqua Turf C.C. Plantsville, CT. 9am-5:30pm \$85

CRUISES

- 11/9/2018 Repositioning Cruise NCL Dawn 10 days/9 nights from \$1449 pp
- 2/23-3/6/2019 Eastern Caribbean Cruise from NY City from \$1599 pp

AIR AND LAND TOURS FROM BOSTON

- 3/10-17/2018 Florence City Stay, one hotel, breakfast, airfare, much more \$1799 pp
- 3/16-26/2018 Grand Tour of Sicily, breakfast & dinner daily, much more \$2299 pp
- 4/21-29/2018 Sorrento, Italy plus Naples, Pompeii, Amalfi Drive, plus more \$2709 pp

WATCH FOR OUR 2018 TRIP PRESENTATION

SATURDAY, MARCH 10, 2018, 10 A.M. AT THE CALLAHAN CENTER
(Snow Date: March 24)



CARLYLE HOUSE

342 Winter Street, Framingham, MA
www.carlylehouse.biz

508-879-6100

Carlyle House is proud to be serving the community for over 30 years.

We are a 55 bed, single-level skilled nursing facility nestled on beautifully landscaped grounds close to the heart of Framingham. We are responsive to the needs of both our short-term and long-term residents. Our new short-term wing, along with our innovative therapy team, is geared to provide the rehabilitation needed for your return home.



Monday

Tuesday

**Closed for
New Year's Day**

**Water Exercise Programs at
Longfellow Health Clubs begin
the week of January 1.
See page 8 for details.**



1

2

8:30-4 Table Tennis
9 Bridge
9-11 SHINE, by appt.
9-4 Computer Room
9:30 Pinochle
9:30 Moving for Better Balance 2 (Pre-requisite: MFBB 1)
10 Aerobics
11 Zumba \$3
11-4 Mah Jongg
11:30-1:30 Acupuncture by appt.
12-4 Duplicate Bridge
12:45 Chair Volleyball

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savers™
SHOP. REUSE. REIMAGINE.

8:30-4 Pool Tables Open
8:30-4 Table Tennis
9-11 SHINE, by appt.
9-4 Computer Room
9:30 Pinochle
9:45 Strength Train/Cardio \$3
10 Bowling, Ryan's Amusement, Millis, \$11
10-11:30 Bereavement Support Group
10-11:30 Sports Fanatics
10-4 Mary Make Do
11 Skip-Bo
12 Conversation & Humor
12-4 Duplicate Bridge
12-3 Scrabble
1 Friends Board Meeting
1-4 Genealogy Group
1-3 SHINE, by appt.

1 Tai Chi \$3
2:30 Chair Yoga \$3

8

9

8:30-4 Table Tennis
9 Bridge
9-11 SHINE, by appt.
9-4 Computer Room
9:30 Veterans' Discussion Group (New)
9:30 Pinochle
9:30 Moving for Better Balance 2 (Pre-requisite: MFBB 1)
10 Aerobics
11 Zumba \$3
11-4 Mah Jongg
12-4 Duplicate Bridge
12:45 Chair Volleyball
1:30 COA Board Meeting
**2 Senior Resource Fair sponsored by
U.S. Rep. Katherine Clark**
3 Handheld Device Clinic

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**Closed in Observance of
Martin Luther King Jr. Day**



15

16

8:30-4 Table Tennis
9 Bridge
9-11 SHINE, by appt.
9-4 Computer Room
9:30 Pinochle
9:30 Moving for Better Balance 2 (Pre-requisite: MFBB 1)
10 Aerobics
11 Zumba \$3
11-4 Mah Jongg
11:30-1:30 Acupuncture by appt.
12-4 Duplicate Bridge
12:45 Chair Volleyball
1:30 Parkinson's Support Group

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8:30-4 Pool Tables Open
8:30-4 Table Tennis
9-11 SHINE, by appt.
9-4 Computer Room
9:30 Pinochle
9:45 Strength Train/Cardio \$3
10 Bowling, Ryan's Amusement, Millis, \$11
10-11:30 Bereavement Support Group
10-11:30 Sports Fanatics
10-4 Mary Make Do
11 Moving for Better Balance 1 (enrollment required)
11 Skip-Bo
12 Conversation & Humor

12-4 Duplicate Bridge
12-3 Scrabble
1-4 Genealogy Group
1-3 SHINE, by appt.
1 Tai Chi \$3
2:30 Chair Yoga \$3

22

23

8:30-4 Table Tennis
9 Bridge
9-11 Legal Clinic
9-11 SHINE, by appt.
9-4 Computer Room
9:30 Pinochle
9:30 Moving for Better Balance 2 (Pre-requisite: MFBB 1)
10 Aerobics
11 Zumba \$3
11-4 Mah Jongg
12-4 Duplicate Bridge
12:45 Chair Volleyball
1 Keys to Positive Aging
1-4:15 Podiatry with Dr. John (Please call for appt.)

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8:30-4 Pool Tables Open
8:30-4 Table Tennis
9-11 SHINE, by appt.
9-4 Computer Room
9:30 Pinochle
9:45 Strength Train/Cardio \$3
10 Bowling, Ryan's Amusement, Millis, \$11
10-11:30 Bereavement Support Group
10-11:30 Sports Fanatics
10-4 Mary Make Do
11 Moving for Better Balance 1 (enrollment required)
11 Skip-Bo
12 Conversation & Humor

12-4 Duplicate Bridge
12-3 Scrabble
1-4 Genealogy Group
1-3 SHINE, by appt.
1 Tai Chi \$3
2:30 Chair Yoga \$3

29

30

8:30-4 Table Tennis
9 Bridge
9-11 SHINE, by appt.
9-2 Computer Room
9:30 Pinochle
9:30 Moving for Better Balance 2
(Pre-requisite: MFBB 1)
10 Aerobics
10 Diabetes Support Group
11 Zumba \$3
11-4 Mah Jongg
12-4 Duplicate Bridge
12:45 Chair Volleyball

1-4 Red Hat Honey Bees
2-4 Intro to Instagram

30% OFF
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SHOP. REUSE. REIMAGINE.

Wednesday		Thursday		Friday	
8:30-4 Pool Tables Open 8:30-4 Table Tennis 9-4 Computer Room 9:30-12:30 Blood Pressure Clinic 9:45 Strength Train/Cardio \$3 10:30 Mindfulness Meditation \$3 1 Bingo 1 Discussion Group 1-3 SHINE, by appt.	3	8:30-4 Pool Tables Open 8:30-4 Table Tennis 9-4, Computer Room 9:15 Practically Fit \$3 9:30 Cribbage 10-2 Mah Jongg 10-12 Ask-the-Experts 10:30-12:30 Hispanic Social Group 11:30 Zumba \$3 1-3 SHINE, by appt. 2 Choral Group 2-4 Brazilian Social Club	4	8:30-4 Pool Tables Open 9-4 Computer Room 9 Poker 9-4 Open Sew 9:45 Strength Train/Cardio \$3 10 Chair Yoga \$3 11 Skip-Bo 12:45-2:15 Chair Volleyball	5
8:30-4 Pool Tables Open 8:30-4 Table Tennis 9-2 Computer Room 9:30 U.S. Rep. Katherine Clark's Office Hours 9:30-12:30 Blood Pressure Clinic 9:45 Strength Train/Cardio \$3 10:00 Beading with Marilyn 10:30 Mindfulness Meditation \$3 11:30 Friends Lunch, RSVP \$6 12 Better Breathers 12:15 Free Reusable Grocery Bag Distribution 1 Bingo 1-4:15 Podiatry with Dr. John (Please call for appt.) 1 Discussion Group 1-3 SHINE by appt. 2-4 Intro to Windows 10 7 p.m. Grandparent Support Group	10	8:30-4 Pool Tables Open 8:30-4 Table Tennis 9-4 Computer Room 9:15 Practically Fit \$3 9:30 Cribbage 10-2 Mah Jongg 10-12 Ask-the-Experts 10:30-12:30 Hispanic Social Group 11:30 Zumba \$3 1-3 SHINE, by appt. 2 Choral Group	11	8:30-4 Pool Tables Open 9-4 Computer Room 9 Poker 9-4 Open Sew 9:45 Strength Train/Cardio \$3 10 Chair Yoga \$3 10 & 11 SHINE, by appt. 11 Skip-Bo 12:45-2:15 Chair Volleyball	12
8:30-4 Pool Tables Open 8:30-4 Table Tennis 9-4 Computer Room 9:30-12:30 Blood Pressure Clinic 9:45 Strength Train/Cardio \$3 10:00 Beading with Marilyn 10:30 Mindfulness Meditation \$3 11:45 Lunch and Learn: Winter Preparedness 1 Discussion Group 1 Bingo 1-3 SHINE, by appt. Friends Dine Around TGI Fridays Route 9, Framingham Promotion runs all day	17	8:30-4 Pool Tables Open 8:30-4 Table Tennis 9-4 Computer Room 9:15 Practically Fit \$3 9:30 Cribbage 10-2 Mah Jongg 10-12 Ask-the-Experts 10:30-12:30 Hispanic Social Group 11:30 Zumba \$3 1-3 SHINE, by appt. 2 Choral Group 2-4 Brazilian Social Club	18	8:30-4 Pool Tables Open 9-4 Computer Room 9 Poker 9-4 Open Sew 9:45 Strength Train/Cardio \$3 10 Chair Yoga \$3 10 & 11 SHINE, by appt. 11 Skip-Bo 12:45-2:15 Chair Volleyball	19
8:30-4 Pool Tables Open 8:30-4 Table Tennis 9-2 Computer Room 9:30-12:30 Blood Pressure Clinic 9:45 Strength Train/Cardio \$3 10 Beading with Marilyn 11:30 Friends Lunch, RSVP \$6 1 Bingo 1 Discussion Group 1 Caregivers' Support Group 1-3 SHINE, by appt. 2-4 Intro to iPads & iPhones Cancelled: 10:30 Mindfulness Meditation	24	8:30-4 Pool Tables Open 8:30-4 Table Tennis 9-4 Computer Room 9:15 Practically Fit \$3 9:30 Cribbage 10-2 Mah Jongg 10-12 Ask-the-Experts 10:30-12:30 Hispanic Social Group 11:30 Zumba \$3 1 Book Discussion Group 1 Movie Matinee: La La Land 1-3 SHINE, by appt. 2 Choral Group	25	8:30-4 Pool Tables Open 9-4 Computer Room 9 Poker 9-4 Open Sew 9:45 Strength Train/Cardio \$3 10 Chair Yoga \$3 10 & 11 SHINE, by appt. 10:30 Callahan Center Knitters 11 Moving for Better Balance 1 (enrollment required) 11 Skip-Bo 12:45-2:15 Chair Volleyball	26
8:30-4 Pool Tables Open 8:30-4 Table Tennis 9-2 Computer Room 9:30-12:30 Blood Pressure Clinic 9:45 Strength Train/Cardio \$3 10:30 Mindfulness Meditation \$3 1 Bingo 1 Discussion Group 1-3 SHINE, by appt.	31	<div></div> <div>30% OFF EVERY TUESDAY FOR SENIORS (55 & OVER)</div> <div>500 COCHITUATE ROAD, FRAMINGHAM 01702 508-875-0225 WWW.SAVERS.COM</div> <div>PLUS/ DONATE TODAY TO BENEFIT THE EPILEPSY FOUNDATION</div>			

Elder Law with Frank and Mary



by **Arthur P. Bergeron**

Arthur P. Bergeron is an elder law attorney in the Trusts and Estates Group at Mirick O'Connell.

THREE QUICK ANNUITY TIPS

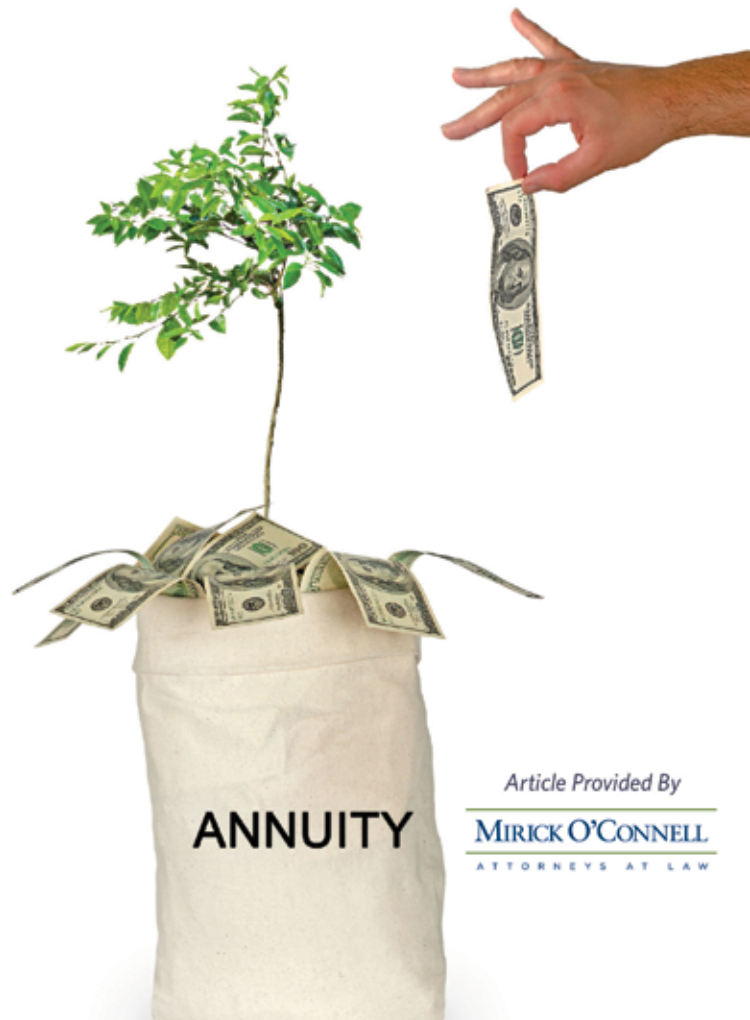
I give a lot of advice to folks who may need to qualify for MassHealth, either because they need nursing home care or because they need a lot of care at home and they really can't afford to pay for it. Below are three cautionary tips regarding the effect that owning or buying an immediate annuity might have on MassHealth qualification.

Tip #1 - An annuity that can be cashed in is an asset. If you are single and trying to qualify for MassHealth, you will need to show you have less than \$2,000 in countable assets. If you have an annuity that can be cashed in, you'll have to cash it in, pay any surrender penalty, pay the taxes, and then spend down the remaining money (unless you take Tip #3 below). If you are married, you'll still have to cash in the annuity, but you'll be able to transfer the proceeds to your spouse (who can also use Tip #3).

Tip #2 - If you cannot cash in your annuity, but are entitled to regular payments from it, the payments will be counted as income to you. Once you have qualified for MassHealth, the nursing home will be paid the difference between your income and the nursing home bill. If your annuity calls for payments to you, then these payments get added to your income and paid to the nursing home. These payments cannot be assigned to your spouse or to anyone else. So as an asset protection planning matter, either buying or converting an annuity may be a really bad idea, since you cannot then transfer the asset to your spouse or use it to buy a Medicaid Qualifying Annuity (see Tip #3.).

Tip #3 - If you (or your spouse) have too much in assets to qualify for MassHealth, you (or your spouse) may be able to solve that problem by using the assets to purchase a Medicaid Qualifying Annuity. As long as the annuity calls for equal monthly payments over a term that does not exceed the actuarial life expectancy for the person buying it, the purchase of a Medicaid Qualifying Annuity is a legitimate conversion of a countable asset to a non-countable income stream. It must be irrevocable. Massachusetts must be named the remainder beneficiary up to the amount of MassHealth paid on your (or your spouse's) behalf. You (or your spouse) may be able to use your excess assets to buy this annuity, then qualify for MassHealth the next day.

These annuities are called "immediate annuities" because they pay out an amount each month as soon as purchased. They should be distinguished from deferred annuities which have no useful purpose in MassHealth planning. No matter how good the rate of return might look on an annuity, the money you make may end up being dwarfed by the money you spend on health care if you cannot qualify for MassHealth. So before you buy an annuity, talk to an elder law attorney about the impact on your future eligibility for benefits. If you have any questions regarding this topic or any other elder law matter, you can contact me at **508-860-1470** or **abergeron@mirickoconnell.com**. You can also watch my latest Elder Law 101 presentation and videos from my other educational seminars on my YouTube channel, **www.YouTube.com/user/ElderLawFrankAndMary** and commentary on our blog at **http://mirickoconnelltrustsandestateslawblog.wordpress.com/**.



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Sudoku

Fill in the grid so that every row, column and 3x3 box contains the numbers 1 through 9.

3						2	9	
					8		7	1
	6	1						4
7						4	6	8
		8	1					
	9							3
							8	
	3	6	8					
	4	2			6	7		3

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DIFFICULTY: ★☆☆☆☆

Answer to Previous Sudoku

4	3	1	6	9	7	8	5	2
5	8	7	2	3	1	4	6	9
6	2	9	5	8	4	3	7	1
9	6	4	7	2	8	1	3	5
7	5	2	4	1	3	6	9	8
3	1	8	9	6	5	7	2	4
8	4	5	3	7	2	9	1	6
1	9	3	8	5	6	2	4	7
2	7	6	1	4	9	5	8	3

CROSSWORD PUZZLE

ACROSS

- 1 Sleeping material
- 5 New Mexico art colony
- 9 S.A. sloths
- 12 Womb (pref.)
- 13 Ancient Gr. contest
- 14 Recombinant letters
- 15 King Atahualpa
- 16 Taro root
- 17 Grease
- 18 Stinging insect
- 20 Biblical mountain
- 22 Globe
- 25 Cardiopulmonary resuscitation (abbr.)
- 27 To be announced (abbr.)
- 28 Council for Econ. Advisors (abbr.)
- 29 S. Afr. dialect
- 31 To be (Fr.)
- 34 Roofing material
- 35 Circuit
- 37 Hawaiian frigate bird
- 38 Dawn love song
- 40 Duration
- 41 Observation (abbr.)
- 42 Appendage
- 44 Drug
- Enforcement Admin. (abbr.)
- 45 Capture
- 46 Nab
- 49 Tender loving care (abbr.)
- 51 Fr. medieval tale
- 52 Moselle tributary
- 54 Berne's river
- 58 pro nobis
- 59 Occasional
- 60 Lady's title
- 61 Indite
- 62 Plumlike fruit
- 63 Mississippi

ANSWER TO PREVIOUS PUZZLE

B	A	S	S	A	R	E	S	M	A	A
C	H	I	T	E	Y	R	A	E	B	N
E	A	R	E	D	S	E	A	L	G	S
M	E	N	E	T	A	L	A			
	O	B	O	L			L	A	V	E
P	A	C		I	B	A	N		C	O
E	L	A		T	I	B	E	R		L
E	T	U	I		A	I	R	E		T
L	I	T	E	R	S	A	A	R		
	I	R	A	E			L	O	G	E
C	E	O		F	A	S	T		M	O
A	C	U		F	U	S	E		S	A
B	U	S		E	X	E	C		T	R

bridge

DOWN

- 1 Male friend (Fr.)
- 2 Son of, in Hebrew names
- 3 List-ending abbreviation
- 4 Thick fabric
- 5 Side (2 words)
- 6 Oriental potentate
- 7 Girlfriend of Alley Oop
- 8 Animal sound
- 9 Veneration
- 10 Occipital protuberances
- 11 Sodium chloride
- 19 Outer (pref.)
- 21 Presidential nickname
- 22 Eight (pref.)
- 23 Substantial
- 24 Boor
- 26 Enthusiastic
- 30 Teil (2 words)
- 32 Garment
- 33 Asia
- 36 Blue-green
- 39 One hundred square meters
- 43 Monsieurs (abbr.)
- 46 Drooping
- 47 Uncommon
- 48 Afrikaans
- 50 Window lead
- 53 Orinoco tributary
- 55 Amer. Automobile Assn. (abbr.)
- 56 Energy unit

1	2	3	4		5	6	7	8		9	10	11
12					13					14		
15					16					17		
				18	19			20		21		
22	23	24		25	26		27					
28				29			30		31		32	33
34				35				36		37		
38			39		40					41		
		42		43		44				45		
46	47			48		49		50				
51				52		53		54	55	56	57	
58				59				60				
61				62				63				

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A49

AGING AND YOUR EYES: Steps To Protect Your Eyesight

Have your eyes checked regularly by an eye care professional—either an ophthalmologist or optometrist. People over age 65 should have yearly eye exams. See an eye care professional right away if you:

- Suddenly cannot see or everything looks blurry
- See flashes of light
- Have redness or swelling of your eye or eyelid
- Have eye pain
- Experience double vision



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